



Practitioner's Docket No. : 40877-1002US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/777,168 )  
Confirm. No.: 2452 ) Group Art Unit.: 3627  
Applicant: Thomas W. Furphy ) Examiner: Fischetti, Joseph A.  
Filed: 02/05/2001 )  
For: *Method and System for* )  
*Processing Transactions* )

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**AMENDMENT TO OFFICE ACTION**

Sir:

In response to the Office Action mailed on February 26, 2004 in connection with the above-identified patent application, applicant submits the following amendments and remarks.

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.

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